

Fill in this information to identify the case:

Debtor 1 Janet Wilamowski

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 23-12723 pmm

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PNC Bank, N.A.Court claim no. (if known): N/A

Last 4 digits of any number you use to identify the debtor's account: 3812

Date of payment change:

Must be at least 21 days after date of this notice

11/1/2023**New total payment:**\$ 304.55

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☐ No

☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.

(Court approval may be required before the payment change can take effect.)

Reason for change: Daily Simple Interest Accrual for Billing PeriodCurrent mortgage payment: \$ 329.16New mortgage payment: \$ 304.55

Debtor 1 Janet Wilamowski Case number (if known) 23-12723
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/S/ Marika Dienes Date 10/6/2023
Signature

Print: Marika Dienes Title Bankruptcy Loan Analyst
First Name Middle Name Last Name

Company PNC Bank, N.A.

Address PO Box 94982
Number Street
Cleveland OH 44101
City State ZIP Code

Contact phone 855-245-3814 Email bankruptcy.administration.internal@pnc.com

UNITED STATES BANKRUPTCY COURT
Eastern District of Pennsylvania (Philadelphia)

| | |
|-------------------------|--|
| IN RE: Janet Wilamowski | Case No. 23-12723 Judge Patricia M. Mayer Chapter 13 |
|-------------------------|--|

CERTIFICATE OF SERVICE OF
Notice of Mortgage Payment Change

I, the undersigned, hereby certify that, on 10/6/2023, a true and correct copy of the Notice of Mortgage Payment Change was electronically served upon the following using the Court's CM/ECF system:

Debtor's Attorney: ALLEN B. DUBROFF
Trustee: KENNETH E. WEST
Office of the United States Trustee

Further, I certify that, on 10/6/2023, a true and correct copy of the Notice of Mortgage Payment Change was forwarded via U.S. Mail, first class postage prepaid and properly addressed, to the following at the address shown below:

Janet Wilamowski
549 Susan Drive
King of Prussia, PA 19406

By: /s/ Marika Dienes
Marika Dienes
PNC Bank, N.A.
PO Box 94982
Cleveland OH 44101
855-245-3814